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**André Bauer**

*Aging Issues and Answers* 135

## Talk with counselor before making change

Aging Issues and Answers is a series of bi-monthly columns answering common questions posed to staff in the Lieutenant Governor's Office on Aging. Contact the state office at 1-800-868-9095 or via e-mail at [askus@aging.sc.gov](mailto:askus@aging.sc.gov). Your question may appear in a future edition of Aging Issues and Answers.

Question: I'm 65 and I keep hearing about Medicare Advantage plans – is this something I should consider enrolling in?

Answer: Medicare Advantage Plans are health plan options that are part of the Medicare program, but are administered by private insurance companies. If you join one of these plans, you generally get all of your Medicare-covered health care through that plan. Some Advantage Plans include prescription drug coverage, and many of these plans offer extra benefits and lower co-payments than the traditional Medicare Part B plan. However, you may have to see doctors that belong to the plan or go to certain hospitals to get services. Medicare Advantage Plans include

Medicare HMOs, Medicare PPOs, Medicare Special Needs Plans and Medicare Private Fee-for-Service Plans. The regular open enrollment period for Medicare Advantage plans ends on March 31.

The growth in Advantage Plan subscribers has really taken off since 2004, skyrocketing in South Carolina from below 1,000 in 2004 to nearly 40,000 and counting at the end of 2006, according to research compiled by the non-profit Kaiser Family Foundation ([www.kff.org](http://www.kff.org)). Federal policies have encouraged the growth of Medicare Advantage Insurance plans. The reason is simple. Managed care and private sector competition help control costs, and containing costs is vital to maintaining the long term financial health of Medicare. However, the large number of choices under this system does pose some new challenges for consumers. Cases of aggressive marketing – and even outright fraud – have been reported to Medicare in connection with the selling of these plans. No one should purchase a Medicare insurance plan of

any kind without first getting some independent advice from a trusted source.

Remember! Not all Medicare Advantage plans are the same. Doctors and hospitals don't accept every plan for payment, and the services covered, co-payments, deductibles, etc., may be very different than what you're used to under traditional Medicare. It's not that you shouldn't sign up for an Advantage Plan, but you do need to be certain that the plan you choose is right for you BEFORE you sign up. The best resource available for consumers and their families to get help with that decision are the insurance counselors who work with our state's I-CARE program (Insurance Counseling and Referral for Elders). Experienced I-CARE counselors are available in all 10 of our Regional Area Agencies on Aging and in the State Office on Aging to help you make decisions about your Medicare insurance. I would urge anyone considering changing their Medicare coverage to talk with an I-CARE counselor beforehand.

